



Executive Summary



Who We Are - What We Do

Ex-Im Bank is an independent agency of the U.S. Government

- Established in 1934
- Headquartered in Washington, DC
- Eleven Regional offices:
 - **East:** Miami, New York, Atlanta
 - **Central:** Chicago, Detroit, Minneapolis, Houston, Dallas
 - **West:** Orange County CA, San Francisco, Seattle

Mission: To create and sustain jobs by increasing U.S. export sales



Ex-Im Bank Supports Small Business!

FY2013

- Authorized over \$5B to support U.S. small businesses.
- Over 3400 small business transactions
- 89% of Ex-Im transactions were for U.S. small businesses

Ex-Im Bank bridges a gap with transactional finance

- Minimize risk
- Level the playing field
- Supplement commercial financing



We Support a Variety of Industries

- Manufacturing
- Construction Equipment
- Medical Equipment
- Mining
- Power-generation
- Aircraft and Avionics
- Services
- Renewable Energy
- Agribusiness
- Wholesale/Retail
- Oil

Ex-Im Bank Financing Covers the Spectrum

**Pre-Export
Financing**

**Post-Export
Financing**



Working Capital Guarantee
Global Credit Express (GCE)

**Insurance
Guarantees**
Direct Loans

How Can Export Import Bank Products Assist You?

NEED

SOLUTION

Funds to Fulfill Orders	Working Capital Guarantee Global Credit Express
Extension of Credit	Receivables Insurance
Buyer Financing	Medium- and Long-Term Insurance & Loan Guarantee

Working Capital Guarantee

- Funds to pay for raw materials, labor, supplies, etc.
- 90% guarantee to lenders for export-related working capital loans
- Advances are supported by export-related:
 - Inventory up to 75%
 - Receivables up to 90%
- Transaction specific or revolving loans
- Term is generally one year (renewable) and may be up to three years.
- No minimum or maximum amount



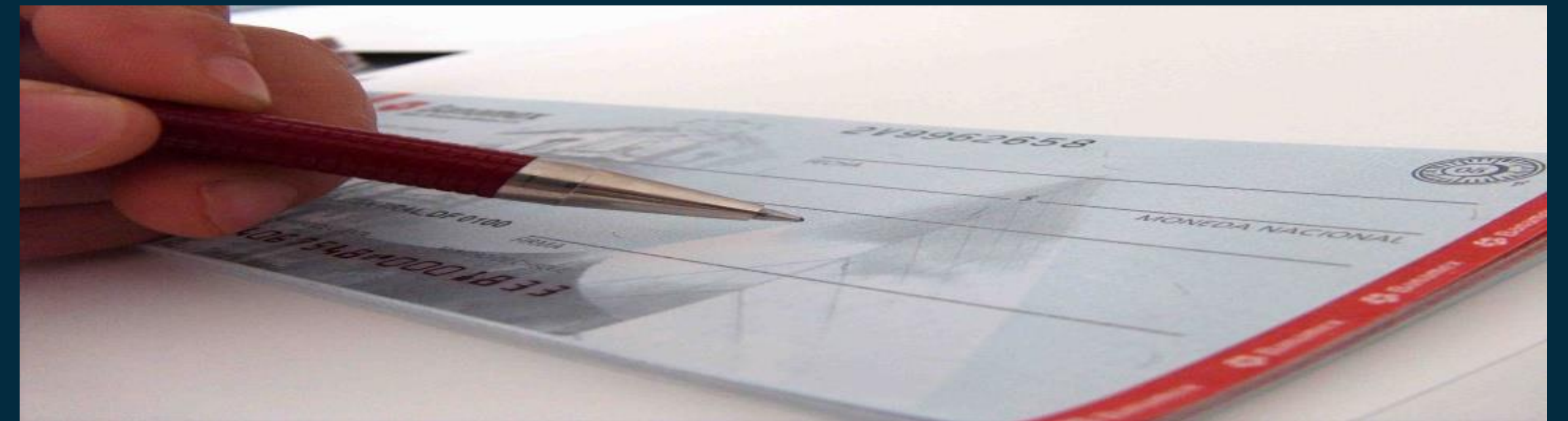
Global Credit Express (GCE) Pilot Program

- Pilot program for small businesses
- A direct loan from Ex-Im Bank to an exporter for pre-export working capital
- Financing for business of exporting, not just specific export transaction
- Revolving credit line
- Up to \$500,000
- 6 or 12 month term



Short-Term, Accounts Receivable Insurance

- **Protects U.S. exporters up to 95% against non-payment by foreign buyers due to:**
 - **Commercial Risks**
 - **Political Risks**
- **Allows exporters to offer competitive credit terms to foreign buyers**
 - **Generally up to 180 days, some 360 day terms**
- **Obtain additional financing**
- **Single-Buyer or Multi-Buyer Policies**
 - **Small Business / Express Insurance**



Foreign Buyer Financing (Customer Finance for U.S. Exporters) – Medium Term

Generally used for buyer financing of capital equipment:

- **85% financed, 15% cash down payment**
- **Repayment up to 5 years, exceptionally 7 years**
- **Amounts of \$10 million or less**

Financing can be accomplished through the following Ex-Im products:

- **Lender guarantees**
- **Credit Insurance**
- **Direct Loans (few)**

Public Policy (Charter) Restrictions

No Military or Defense-related products or obligors
(exceptions apply)

U.S. Content (ST: 50+%; MT: 85% U.S.)

Restricted Countries (CLS)

Economic Impact

Shipping

Additionality

Call Ex-Im, If You...

...have a **foreign buyer that wants credit terms...**

...export routinely but **your growth in foreign sales is limited because of risks of non-payment?**

...are **losing export opportunities** because you will only accept a L/C or cash pre-pay?

... are encountering cash flow problems due to increased foreign sales?

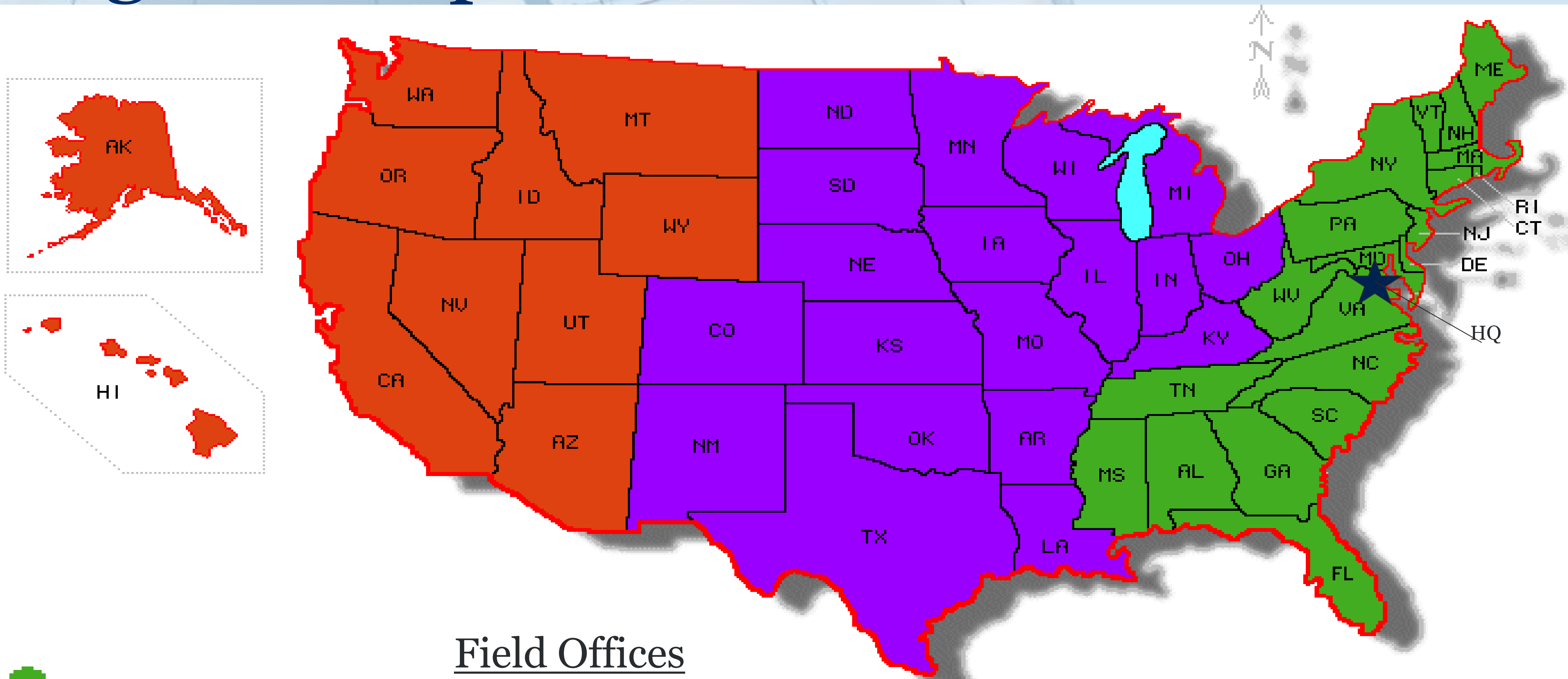
...have a **buyer that needs several years** to pay for capital equipment?

Ex-Im Bank Partners

Additional resources and assistance in applying for Ex-Im Bank products are available from:

- **Insurance Brokers** (see list on www.exim.gov)
- **City / State Partners** (see list on www.exim.gov)
- **Delegated Lenders** (see list on www.exim.gov)
- **US Export Assistance Centers** (USDOC and SBA)

Regional Export Finance Centers



Field Offices

- EASTERN: Miami, FL; Atlanta, GA; New York, NY
- CENTRAL: Chicago, IL; Detroit, MI; Minneapolis, MN; Dallas, Houston, TX
- WESTERN: Irving, San Diego, and San Francisco, CA; Seattle, WA

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